

Prepared by:
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Deborah Lovins
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STATE OF MISSISSIPPI
COUNTY OF DESOTO

DURABLE POWER OF ATTORNEY
(Effective upon disability or incapacity)

KNOW ALL MEN BY THESE PRESENTS:

That I, DEBORAH LOVINS, an adult resident citizen of Desoto County, Mississippi, (sometimes referred to as "principal" herein), by these presents do make, constitute, and appoint KIMBERLI SUE NEWCOMB as my true and lawful attorney-in-fact, who, for me and in my name, place and stead:

1. To demand, sue for, collect, recover, and receive all goods, claims, debts, monies, interest and demands whatsoever now due, or that may hereafter be due or belong to me, and to make, execute and deliver receipts, releases or other discharges therefor;
2. To make, execute, endorse, accept and deliver any and all bills of exchange, drafts, notes and trade acceptances, and to sign and endorse checks and withdrawal requests on any bank account or savings account which I now possess or may require in the future and to pay all sums of money, at any time, or times, that may hereafter be owing by me upon any bill of exchange, check draft, note or trade acceptance made, executed, endorsed, accepted and delivered by me, or for me, and in my name, by my said attorney-in-fact;
3. To purchase, for and on my behalf, such property, real, personal or intangible, including, but not limited to, stock, bonds, notes, securities, certificates of deposit, and the like upon such terms and conditions as my attorney-in-fact may determine;

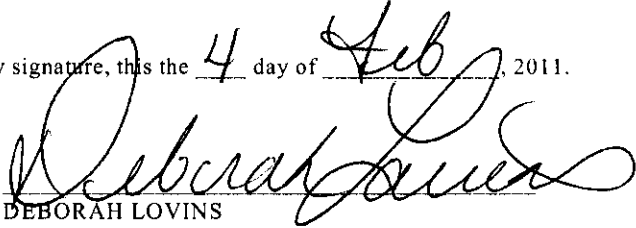
4. *To sell any and all shares of stocks, bonds or other securities now, or hereafter, belonging to me that may be issued by any association, trust, or corporation, whether private or public, and to make, execute and deliver an assignment, or assignments, of any such shares of stocks, bonds, or other securities;*
5. *To defend, settle, adjust, compound, submit to arbitration and compromise all actions, suits, accounts, reckonings, claims and demands whatsoever that now are, or hereafter shall be, pending between me and any person, firm or corporation in such manner and in all respects as my said attorney-in-fact shall think fit;*
6. *To enter into, make, sign, execute and deliver, acknowledge and perform any contract, agreement, writing or thing that may, in the opinion of my said attorney-in-fact, be necessary or proper to be entered into, made, or signed, sealed, executed, delivered, acknowledged or performed;*
7. *To enter into any safe deposit box that I may have and remove therefrom any of the contents thereof;*
8. *To employ such brokers, banks, custodians, investment counsel, attorneys, and other agents, and to delegate to them such of their duties, rights, and powers, including among others, the right to vote on shares of stock held by them, as they may determine, and for such periods as she thinks proper;*
9. *To negotiate for the sale of, to sell, barter, exchange or dispose of any real estate of which I am now seized or possessed in fee simple, or for any less estate, to any person or persons, for any price, or in any manner whatsoever, and for those purposes to execute and acknowledge any deed or deeds, lease or leases, or other assurance or assurances, with general covenants of warranty against all persons, or any other covenants whatsoever, as my said attorney-in-fact may deem expedient;*
10. *To sell, mortgage, hypothecate and in any and every way and manner deal with any of my real estate, personality, chooses in action and other property, and to sign, seal, execute, acknowledge and deliver any agreements, mortgages and deeds of trust as may be necessary or proper;*
11. *To lease, rent, or otherwise encumber for a period of months or years any real estate, personality, chooses in action and other property in which I have any interest, and to sign, execute, acknowledge and deliver any agreements, leases, and contracts as may be necessary and proper for such price as my attorney-in-fact shall determine and for such periods as he may think proper; and*
12. *Without, in any way, limiting the foregoing, generally to do, execute and perform any other act, deed, matter or thing whatsoever that ought to be done, executed and performed or that, in the opinion of my said attorney-in-fact, ought to be done, executed or performed, in and about the premises, of every nature and*

kind whatsoever, as fully and effectually as I could do, if personally present, and I hereby ratify and confirm all lawful acts done by my said attorney-in-fact in virtue hereof.

Every bank or other financial institution, insurance company, transfer agent, issuer, obligor, safe deposit box company, title insurance company or other person, firm or corporation to which this power of attorney is presented is authorized to receive, honor and give effect to all instruments signed pursuant to the foregoing authority without inquiring as to the circumstances of their issuance or the disposition of the property delivered pursuant thereto. All acts done by my attorney-in-fact pursuant to this power shall be binding upon me and my heirs, administrators and legal representatives.

This power of attorney shall not be affected by my subsequent disability or incompetency. It is my intention and desire that it shall validly and effectively continue thereafter.

IN TESTIMONY WHEREOF, I have hereunto set my signature, this the 4 day of Feb, 2011.


DEBORAH LOVINS

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority, in and for the aforesaid jurisdiction, DEBORAH LOVINS who acknowledged that she signed, executed and delivered the above and foregoing instrument of writing on the day and year therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this the 4 day of Feb, 2011.


NOTARY PUBLIC

MY COMMISSION EXPIRES:
5-7-2014

